

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)	Application Number	10/757,317
	Filing Date	01/14/2004
	Inventor(s)	Winterer et al.
	Art Unit	3695
	Examiner Name	Liu, Chia-Yi
	Attorney Docket Number	070457.1675

### U.S. PATENT DOCUMENTS

Exam Initial	No.	Document No.	Publication Date	Applicant(s)
/J.L./	1.	6343279	01/29/2002	Bissonette et al.
↓	2.	7139986	01/15/2008	Praisner et al.
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/J.L./	10.	2009-0164354	06/25/2009	Ledbetter et al.

Exam Initial	No.	OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, Etc.)
/J.L./	11.	Gilgoff, Henry. "When Your Checks Bounce: 'Protection' Options, Costs." Newsday, Aug. 15, 2004, p. E.02.
/J.L./	12.	"Solution for optimising payments processing. (IT News)." Database and Network Journal 35.5 (2005): 20. General OneFile. Web. 12 Mar. 2010.
/J.L./	13.	U.S. Patent Application No. 11/560,212, Amendment after Final Rejection and Request for Continued Examination (RCE) filed on April 9, 2010.
/J.L./	14.	U.S. Patent Application No. 11/560,212, Non-Final Rejection mailed April 23, 2010.

Examiner Signature	/Chia-yi Liu/	Date Considered	09/07/2010
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NY02:682872.1

\* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

\* Cited in the parent U.S. Application Serial No. , filed . Pursuant to 37 C.F.R. § 1.98(d), the references are not required if the earlier application is identified and relied upon for an effective filing date under 35 U.S.C. § 120 and therefore are not enclosed herewith